

LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

BULLETIN NO. 2010-01

TO:

ALL HEALTH INSURANCE ISSUERS AND HEALTH

MAINTENANCE ORGANIZATIONS

FROM:

JAMES J. DONELON, COMMISSIONER OF INSURANCE

RF:

COMPLIANCE WITH FEDERAL HEALTH CARE LAWS

DATE:

JULY 6, 2010

The Patient Protection and Affordable Care Act (P.L. 111-148, H.R. 3590, hereinafter "PPACA") and the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152, H.R. 4872, hereinafter "Reconciliation Act") are both federal health care legislation that were signed into law by President Barack Obama on March 23, 2010 and March 30, 2010 respectively. The enactment of these laws affects the individual and group health insurance markets and provides the citizens of the state of Louisiana with, among other things, immediate access to health insurance coverage. The provisions of the PPACA and the Reconciliation Act have different implementation deadlines including several that are effective as early as September 23, 2010 and, therefore, require immediate action.

In response to the passage of PPACA and the Reconciliation Act, the Louisiana Department of Insurance ("LDOI") issues Bulletin No. 2010-01. The purpose of Bulletin No. 2010-01 is to require all health insurance issuers and health maintenance organizations in the individual and group market to file amendments to their health insurance policy forms to ensure compliance with both of the new federal health laws previously cited herein. These policy form amendments must be filed with the LDOI no later than August 1, 2010.

Accordingly, effective immediately, all health insurance issuers and health maintenance organizations are directed to conduct themselves responsibly and to bring their business practices into compliance with the purpose and intent of Bulletin No. 2010-01. Questions regarding Bulletin No. 2010-01 or its application should be addressed to Karen Reiners Winfrey, Deputy Commissioner, Office of Health Insurance at (225) 342-1355 or electronically at kwinfrey@ldi.state.la.us.

Baton Rouge, Louisiana this 6th day of July 2010.

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